# Document Page 1 of 48 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:

Case No. \_\_\_\_\_

Bello, Maria T.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_4

 $The above-named \ Debtor(s) \ hereby \ verifies \ that \ the \ list \ of \ creditors \ is \ true \ and \ correct \ to \ the \ best \ of \ my \ (our) \ knowledge.$ 

Date: <u>march 3, 2017</u>	/s/ Maria 1. Belio				
	Debtor				
	Joint Debtor				

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### United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No.
Bello, Maria T.		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDIT	OR MATRIX
		Number of Creditors4
The above-named Debtor(s) he	reby verifies that the list of creditors is t	rue and correct to the best of my (our) knowledge.
Date: February 25, 2017	/s/ Maria T. Bello A and Debtor	Jerena Bello
	Joint Debtor	

Citibankna PO Box 769006 San Antonio, TX 78245-9006

Comenity Bank/Pier 1 PO Box 182789 Columbus, OH 43218-2789

Syncb/gapdc PO Box 965005 Orlando, FL 32896-5005

Syncb/Home Design Furn C/o PO Box 965036 Orlando, FL 32896-5036  $_{B201B\;(Form\;2}\text{Case}_{18},\text{F}_{2},\text{H}_{9},\text{F}_{1}-\text{06417}$ 

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Signature of Joint Debtor (if any)

Desc Main

Date

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### Northern District of Illinois, Eastern Division

IN RE:		Case No
Bello, Maria T.		Chapter 7
·	Debtor(s)	1

### CERTIFICATION OF NOTICE TO CONSUMER DERTOR(S)

UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certificate of [Non-Atto	orney] Bankruptcy Petition	Preparer				
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	e debtor's petition, hereby certif	y that I delivered to the debtor the attached				
Printed Name and title, if any, of Bankruptcy Petition Prepa Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)				
X		(Required by 11 U.S.C. § 110.)				
Signature of Bankruptcy Petition Preparer of officer, princip partner whose Social Security number is provided above.	al, responsible person, or					
Certif	icate of the Debtor					
I (We), the debtor(s), affirm that I (we) have received and re-	ad the attached notice, as requir	red by § 342(b) of the Bankruptcy Code.				
Bello, Maria T.	X /s/ Maria T. Bello	3/03/2017				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Fill in this inforr	mation to identify your	case:			
Debtor 1	Maria T. Bello				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS, EASTERN DIVISION		
Case number					
(if known)					Check if this is an
				;	amended filing
Official Fo				_	
Stateme	nt of Intentio	<u>n for Indiv</u>	viduals Filing Under Chapte	<u> </u>	12/15
	ividual filing under char e claims secured by yo		out this form it:		
_	sed personal property a		ot expired.		
You must file this	s form with the court wi ever is earlier, unless the	ithin 30 days after y	ou file your bankruptcy petition or by the date set for time for cause. You must also send copies to the c		
•	eople are filing together te the form.	in a joint case, bot	h are equally responsible for supplying correct infor	rmation. Bo	oth debtors must sign
		. 16			1 190
	and accurate as possibl our name and case nun		needed, attach a separate sheet to this form. On the	top or any	additional pages,
Port 1: Liet V	our Creditors Who Have	a Secured Claims			
1. For any credite information be		rt 1 of Schedule D:	Creditors Who Have Claims Secured by Property (C	Official For	m 106D), fill in the
	editor and the property t	hat is collateral	What do you intend to do with the property that		ou claim the property
			secures a debt?	as ex	empt on Schedule C?
Creditor's			☐ Surrender the property.	□ No	
name:			Retain the property and redeem it.	п.,	
Description of			Retain the property and enter into a <i>Reaffirmation</i>	☐ Ye	es .
property			Agreement.  Retain the property and [explain]:		
securing debt:			Trotain the property and [explain].	_	
Creditor's			☐ Surrender the property.	□ No	<u> </u>
name:			Retain the property and redeem it.		
			☐ Retain the property and enter into a <i>Reaffirmation</i>	☐ Ye	es
Description of			Agreement.		
property securing debt:			☐ Retain the property and [explain]:		
occurring door.				_	
Creditor's			☐ Surrender the property.	□ No	)
name:			Retain the property and redeem it.	П.,	
Description of			☐ Retain the property and enter into a <i>Reaffirmation Agreement</i> .	☐ Ye	es .
property			Agreement.  ☐ Retain the property and [explain]:		
securing debt:					

Official Form 108

Creditor's

☐ Surrender the property.

☐ No

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Deb	otor 1 Bello, Ma	ria T.	Case number (if known)				
name:  Description of property securing debt:			<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes			
the i	any unexpired per information below.	Do not list real estate leases. Unexpir	Schedule G: Executory Contracts and Unexpired red leases are leases that are still in effect; the lease tee does not assume it. 11 U.S.C. § 365(p)(2).				
Des	scribe your unexpi	red personal property leases		Will the lease be assumed?			
Les	ssor's name:	Landlord		□ No			
	Description of leased Property:  Annual lease for premises ending in September 2017 with rent of \$965.00						
Und	Part 3: Sign Below  Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.						
Χ	/s/ Maria T. Be	llo	X				
	Maria T. Bello Signature of Debt	or 1	Signature of Debtor 2				
	Date March	3, 2017	Date				

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Debtor 1 Bello, N	laria T.	Case number (if known)	
name:  Description of property securing debt:		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes
For any unexpired petthe information below may assume an unex	w. Do not list real estate leases. Unexpire pired personal property lease if the trus	Schedule G: Executory Contracts and Unexpired ed leases are leases that are still in effect; the leastee does not assume it. 11 U.S.C. § 365(p)(2).	se period has not yet ended. You
Describe your unex	pired personal property leases		Will the lease be assumed?
Lessor's name:	Landlord		□ No
Description of leased Property:	Annual lease for premises endir	ng in September 2017 with rent of \$965.00	■ Yes
Part 3: Sign Below	v		
Under penalty of perj property that is subje	ury, I declare that I have indicated my in	tention about any property of my estate that secu	ures a debt and any personal
X /s/ Maria T. Bello Maria T. Bello Signature of Deb		Signature of Debtor 2	
Date Febru	uary 25, 2017	Date	

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Maria	
	your government-issued picture identification (for example, your driver's license or passport).	First name	First name
		T.	
		Middle name	Middle name
	Bring your picture	_ Bello	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2079	

Debtor 1 Bello, Maria T. Document Page 9 of 48 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	515 W Wrightwood Ave # 404	If Debtor 2 lives at a different address:			
Number, Stre		Chicago, IL 60614-1785  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
Number, P.O. Box, Street, City, State & ZIP Code		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Par	Tell the Court About Y	our E	3ankruptcy Cas	se				
7.	The chapter of the Bankruptcy Code you are				each, see Notice Required by 11 nd check the appropriate box.	U.S.C. § 342(b) for Individuals Filing for Bankrupto	cy (Form	
	choosing to file under	■ Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
8.	How you will pay the fee	•	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court fo about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check pre-printed address.					
				the fee in instal		, sign and attach the Application for Individuals to F	Pay The	
			not required to your family siz	o, waive your fee, ze and you are una	and may do so only if your income	only if you are filing for Chapter 7. By law, a judge me is less than 150% of the official poverty line that app. If you choose this option, you must fill out the App. and file it with your petition.	pplies to	
			10 7 10 7 6 11 0	mapter 1 1 mily 1 e	70 Trained (Cilician Form 1002) a	na no a maryour pouton.		
9.	Have you filed for bankruptcy within the last 8 years?	■ N						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being filed by		lo					
	a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your		lo. Go to li	ine 12.				
	residence?	<b>■</b> Y	es. Has yo	ur landlord obtaine	ed an eviction judgment against y	ou and do you want to stay in your residence?		
			•	No. Go to line 12	2.			
				Yes. Fill out <i>Initia</i> bankruptcy petition		dgment Against You (Form 101A) and file it with th	his	

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Debtor 1 Bello, Maria T.

ar	Report About Any Bus	sinesses \	ou Own	as a Sole Proprietor	r		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Go to Part 4.			
		☐ Yes.	Name	and location of busin	ness		
	A sole proprietorship is a		None	af least age of a second			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach it		Numb	er, Street, City, State	e & ZIP Code		
	to this petition.		Check	k the appropriate box	to describe your business:		
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as def	fined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operations	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of s, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 116(1)(B).				
	For a definition of small	■ No.	I am r	not filing under Chapte	er 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.	•	1, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.		
ar	: 4: Report if You Own or	Have Any	Hazardo	us Property or Any I	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable		What is	the hazard?			
	hazard to public health or			<del>-</del>			
	safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number City State 9 7in Code		
					Number, Street, City, State & Zip Code		

Debtor 1 Bello, Maria T.

Part 5:

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15. Tell the court whether you have received a briefing about credit

counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:** 

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

I received a briefing from an approved credit

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit counseling because of:

П Incapacity.

> I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 13 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. ■ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that after I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Yes. any exempt property is paid that funds will be available to distribute to unsecured creditors? excluded and administrative expenses ■ No are paid that funds will be available for distribution ☐ Yes to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 ☐ More than \$50 billion □ \$500,001 - \$1 million □ \$100,000,001 - \$500 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities to □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million □ \$50,001 - \$100,000 be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maria T. Bello Signature of Debtor 2 Maria T. Bello Signature of Debtor 1 Executed on Executed on March 3, 2017

MM / DD / YYYY

MM / DD / YYYY

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Document Debtor 1 Bello, Maria T.

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Karen Walin	Date	March 3, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Karen Walin		
Printed name		
Chicago Legal, LLC		
Firm name		
903 Commerce Dr Ste 165		
Oak Brook, IL 60523-8727		
Number, Street, City, State & ZIP Code		
Contact phone (708) 795-7000	Email address	kwalin@chicagolegalllc.com
6192832		<u></u>
Bar number & State		

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Deb	otor 1	Bello, Maria T.				Case number	(if known)
Par	t 6: /	Answer These Questi	ons for Re	porting Purposes			
16.	What you h	kind of debts do ave?	16a.	Are your debts primarily coindividual primarily for a person	nsumer debts? Con nal, family, or househ	sumer debts are define old purpose."	d in 11 U.S.C.§ 101(8) as "incurred by an
				☐ No. Go to line 16b.			
				Yes. Go to line 17.			
			16b.	Are your debts primarily but for a business or investment or	siness debts? Busin r through the operatio	ness debts are debts that on of the business or inv	nt you incurred to obtain money estment.
				☐ No. Go to line 16c.			
				Yes. Go to line 17.			
			16c.	State the type of debts you owe	e that are not consum	ner debts or business de	bts
17.	Are ye	ou filing under ter 7?	□ No.	I am not filing under Chapter 7	7. Go to line 18.		
	any ex	u estimate that after kempt property is ded and	Yes.	I am filing under Chapter 7. Do paid that funds will be available	you estimate that aft to distribute to unse	er any exempt property cured creditors?	is excluded and administrative expenses are
	admin	istrative expenses aid that funds will be		■ No			
	availa	ble for distribution secured creditors?		☐ Yes			
18.	How n	nany Creditors do stimate that you	<b>1</b> -49		1,000-5,000	0	□ 25,001-50,000
	owe?	stimate that you	□ 50-99		5001-10,00		☐ 50,001-100,000
			☐ 100-19 ☐ 200-99		10,001-25,0	000	☐ More than100,000
19.		nuch do you	■ \$0 - \$5	50.000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion
	estima be wo	ate your assets to	□ \$50,00	1 - \$100,000	□ \$10,000,00	1 - \$50 million	□ \$1,000,000,001 - \$10 billion
				001 - \$500,000		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion
			LJ \$500,0	01 - \$1 million	LJ \$100,000,0	01 - \$500 million	☐ More than \$50 billion
20.	How n	nuch do you	<b>=</b> \$0 - \$5	50,000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion
	be?	ite your liabilities to		01 - \$100,000		1 - \$50 million	☐ \$1,000,000,001 - \$10 billion
				01 - \$500,000		1 - \$100 million	\$10,000,000,001 - \$50 billion
			LJ \$500,0	01 - \$1 million	0,000,000 ت	01 - \$500 million	☐ More than \$50 billion
Part	7: S	ign Below					
For	you		I have exa	mined this petition, and I declare	e under penalty of pe	rjury that the information	provided is true and correct.
			If I have c States Co	hosen to file under Chapter 7, I de. I understand the relief availa	l am aware that I ma ble under each chapt	y proceed, if eligible, ur ter, and I choose to proc	nder Chapter 7, 11,12, or 13 of title 11, United eed under Chapter 7.
			If no attorr have obtai	ney represents me and I did not ned and read the notice required	pay or agree to pay s d by 11 U.S.C. § 342	omeone who is not an a (b).	ttorney to help me fill out this document, I
			I request r	relief in accordance with the cha	apter of title 11, Unite	ed States Code, specifi	ed in this petition.
			case can r /s/ Maria Maria T.	esult in tines up to \$250,000, or T. Bello Hana A	ncealing property, or r imprisonment for up	obtaining money or prop to 20 years, or both. 18 Signature of Debtor 2	perty by fraud in connection with a bankruptcy U.S.C. §§ 152, 1341, 1519, and 3571.
			-				
			Executed (	February 25, 2017 MM / DD / YYYY		Executed on	
				15111 JUL 1 1 1 1 1		MM /	DD / YYYY

Ca	56 17 00-17	Docume Docume	ent Page 16 of 48		Widiii
Fill in this inform	nation to identify your	case and this filing:			
Debtor 1	Maria T. Bello	Middle Name	LastNama	_	
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS, EASTERN DIVISION	_	
Case number					Check if this is an
					amended filing
Official Fo	rm 106A/B				
Schedule	e A/B: Prop	erty			12/15
think it fits best. Be information. If more Answer every quest	e as complete and accura e space is needed, attach tion.	ate as possible. If two married a separate sheet to this form	nce. If an asset fits in more than one category in people are filing together, both are equally report in the top of any additional pages, write you own or Have an Interest In	esponsible for supplying	ng correct
1. Do you own or h	ave any legal or equitabl	e interest in any residence, b	uilding, land, or similar property?		
_		,			
■ No. Go to Part  ☐ Yes. Where is					
———	tille property:				
Part 2: Describe	Your Vehicles				
someone else drive	es. If you lease a vehicle		cles, whether they are registered or not? G: Executory Contracts and Unexpired Leas		you own that
☐ Yes					
Examples: Boats			Il vehicles, other vehicles, and accessoriels, snowmobiles, motorcycle accessories	ies	
■ No					
☐ Yes					
			tries from Part 2, including any entries fo	or pages	\$0.00
	Your Personal and Hous				
·		able interest in any of the	following items?	<b>port</b> Do n	rent value of the ion you own? ot deduct secured ons or exemptions.
<i>Exampl</i> es: Maj □ No □		linens, china, kitchenware			
Yes. Descri		ld goods and furnishir	nae	$\neg$	\$1,200.00
	110036110	goodo dila fallisilli	.3~		<b>4.,200.00</b>
•		io, video, stereo, and digital eneras, media players, games	equipment; computers, printers, scanners; r s	nusic collections; elec	tronic devices

☐ Yes. Describe.....

D	ebtor 1	Bello, Maria T.	Document	Page 17 of 48 Case number (if kn	own)
8.	Example _	es: Antiques and figurines; painting collections, memorabilia, colle		s, pictures, or other art objects; stamp, co	in, or baseball card collections; other
	■ No □ Yes.	Describe			
9.	Example  ■ No	instruments	and other hobby equipment; bio	ycles, pool tables, golf clubs, skis; canoes	s and kayaks; carpentry tools; musical
	☐ Yes.	Describe			
10	■ No	ns  les: Pistols, rifles, shotguns, amn  Describe	nunition, and related equipment		
11	. Clothes Examp	s les: Everyday clothes, furs, leathe	r coats, designer wear, shoes, a	ccessories	
		Describe			
		Debtor's pe	rsonal clothing		\$300.00
14	No Yes.  Non-far Examp No Yes.  No Yes.  Any oth No Yes.  Add th Part 3	Describe  m animals  les: Dogs, cats, birds, horses  Describe  ner personal and household itel  Give specific information  he dollar value of all of your en.  Write that number here	ms you did not already list, in tries from Part 3, including an	g rings, heirloom jewelry, watches, gems, cluding any health aids you did not lis y entries for pages you have attached	t
		scribe Your Financial Assets			
D	o you ow	n or have any legal or equitable	e interest in any of the followi	ng?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16	■ No	les: Money you have in your wallet		box, and on hand when you file your petiti	ion
17			nancial accounts; certificates of iple accounts with the same ins	deposit; shares in credit unions, brokerago itution, list each.	e houses, and other similar
	_		Institution r	name:	
		17.1. <b>Che</b>	cking Account Chase		\$1,042.00

8.

9.

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	Dello, Ivia	ııa ı.		·	Case Harriber (ii known)	
18.	Bonds, mutual fund Examples: Bond fun			firms, money market accounts		
	■ No	lm odiát vál				
	☐ Yes	mstitutio	on or issuer name:			
19.	Non-publicly traded joint venture  ■ No	I stock and interests	in incorporated	and unincorporated businesses,	including an interest in an LLC	C, partnership, and
	☐ Yes. Give specific	information about th	em			
		Name of en			% of ownership:	
20.	Negotiable instrume Non-negotiable instr	nts include personal c	hecks, cashiers' c	and non-negotiable instruments hecks, promissory notes, and money someone by signing or delivering the		
	<ul><li>■ No</li><li>□ Yes. Give specific</li></ul>	information about ther	m			
	Tes. Oive specific	Issuer name				
	<b>5</b>					
21.	Retirement or pens Examples: Interests No		jh, 401(k), 403(b),	thrift savings accounts, or other pe	nsion or profit-sharing plans	
	☐ Yes. List each acce	ount separately. Type of accour	ot:	Institution name:		
		r ype or accour	III.	institution name.		
22.		ised deposits you hav		a may continue service or use from a tilities (electric, gas, water), telecom		<b>S</b>
	☐ Yes			Institution name or individual:		
			ent of money to you	, either for life or for a number of yea	oro)	
۷٥.	No	a for a periodic payme	ent of money to you	i, either for life or for a number of yea	ars)	
	☐ Yes	Issuer name and de	escription.			
24.	26 U.S.C. §§ 530(b)(			l ABLE program, or under a quali	fied state tuition program.	
	■ No □ Yes	Institution name and	d description. Sepa	rately file the records of any interest	s.11 U.S.C. § 521(c):	
25.	Trusts, equitable or ■ No	future interests in p	property (other th	nan anything listed in line 1), and	rights or powers exercisable fo	or your benefit
	☐ Yes. Give specific	information about th	em			
26.				er intellectual property royalties and licensing agreements		
	■ No □ Yes. Give specific	information about th	em			
27.	Licenses, franchise Examples: Building			association holdings, liquor licenses	, professional licenses	
	■ No □ Yes. Give specific	information about th	em			
M	oney or property ow	ed to you?			<b>po</b> Do	rrent value of the rtion you own? not deduct secured ims or exemptions.
28.	Tax refunds owed t ☐ No	o you				
		information about ther	m, including wheth	er you already filed the returns and the	he tax years	
			2016 Tax Refu	ınd		\$800.00

		Case 17-064	17	Doc 1	Filed 03/03/17 Document	Entered 03/03/17 00:28:31	Desc Main
De	ebtor 1	Bello, Maria T.			Document	Page 19 of 48  Case number (if known)	
	Exam ■ No	r support ples: Past due or lump Give specific informati		, ,	usal support, child suppo	rt, maintenance, divorce settlement, property s	settlement
30.	Exam ■ No	amounts someone ov ples: Unpaid wages, di unpaid loans you Give specific informat	sability u mad	y insurance pa		ts, sick pay, vacation pay, workers' compensati	ion, Social Security benefits;
31.	Exam <sub>i</sub> ■ No		or life			SA); credit, homeowner's, or renter's insurance	
	⊔ Yes.	Name the insurance c		ny of each pol pany name:	icy and list its value.	Beneficiary:	Surrender or refund value:
	If you died.  No		living		someone who has died proceeds from a life insur	I rance policy, or are currently entitled to receive p	property because someone has
33.	Exam ■ No		ymen		rou have filed a lawsuit surance claims, or rights	or made a demand for payment to sue	
	■ No	contingent and unliques		ed claims of e	every nature, including	counterclaims of the debtor and rights to s	et off claims
	■ No	nancial assets you di		already list			
36						y entries for pages you have attached for	\$1,842.00
Pa	rt 5: De	escribe Any Business-R	elated	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
١	No. G	own or have any legal of to Part 6. Go to line 38.	or equi	table interest i	in any business-related pr	operty?	
Pa		escribe Any Farm- and C you own or have an intere			Related Property You Own	n or Have an Interest In.	
46.	■ No.	u own or have any leg . Go to Part 7. s. Go to line 47.	gal or	equitable int	terest in any farm- or co	ommercial fishing-related property?	

Describe All Property You Own or Have an Interest in That You Did Not List Above

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Case number (if known) Document Debtor 1 Bello, Maria T. 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,500.00 Part 4: Total financial assets, line 36 58. \$1,842.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$3,342.00 \$3,342.00

Entered 03/03/17 00:28:31

Desc Main

\$3,342.00

Official Form 106A/B Schedule A/B: Property page 5

Case 17-06417

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

Filed 03/03/17

Fil	l in this infor	mation to identify your o	Document Pase:	Page 21 of 48	
De	btor 1	Maria T. Bello			
Do	htor 2	First Name	Middle Name	Last Name	
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name	
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS, EASTERN DIVISION	
	se number _				☐ Check if this is an amended filing
		orm 106C	operty You Cla	im as Evemnt	Alac
<u> </u>	Jiledui	e C. The Pic	perty fou cia	пп аз Ехепірі	4/16
orop out	perty you listed	l on <i>Schedule A/B: Prope</i>	rty (Official Form 106A/B) as yo	gether, both are equally responsible for su our source, list the property that you claim a ecessary. On the top of any additional page	as exempt. If more space is needed, fill
spe app fun- to a	cific dollar an licable statut ds—may be ι	nount as exempt. Altern ory limit. Some exempt unlimited in dollar amou ollar amount and the val	natively, you may claim the fu ions—such as those for healt int. However, if you claim an o	e amount of the exemption you claim. O ull fair market value of the property bei th aids, rights to receive certain benefi exemption of 100% of fair market value ned to exceed that amount, your exem	ng exempted up to the amount of any ts, and tax-exempt retirement under a law that limits the exemption
app					
•	rt 1: Identi	fy the Property You Cla	im as Exempt		
Ра			•	if your spouse is filing with you.	
Ра	Which set o	f exemptions are you cla	•		
Ра	Which set o	f exemptions are you cla	aiming? Check one only, even		
Ра 1.	Which set o  ■ You are cl □ You are cl	f exemptions are you classified aiming state and federal nations	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)		
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript	f exemptions are you classified aiming state and federal naiming federal exemptions perty you list on Schedulion of the property and line	aiming? Check one only, even onbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2) cule A/B that you claim as exert on Current value of the	U.S.C. § 522(b)(3)	Specific laws that allow exemption
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript	f exemptions are you classified aiming state and federal national aiming federal exemptions perty you list on Schedu	aiming? Check one only, even onbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2) ule A/B that you claim as exemptions.	U.S.C. § 522(b)(3) mpt, fill in the information below.	Specific laws that allow exemption
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B	f exemptions are you claused aiming state and federal naiming federal exemptions perty you list on Schedulion of the property and line that lists this property	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  ule A/B that you claim as exemple on  Current value of the portion you own  Copy the value from Schedule A/B	U.S.C. § 522(b)(3)  mpt, fill in the information below.  Amount of the exemption you claim	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B	f exemptions are you clausing state and federal naiming federal exemptions perty you list on Schedulion of the property and line that lists this property	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  ule A/B that you claim as exert e on Current value of the portion you own  Copy the value from Schedule A/B	mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.	
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B  Household Line from Sc	f exemptions are you classified aiming state and federal naiming federal exemptions perty you list on Schedulion of the property and lines that lists this property di goods and furnishis hedule A/B 6.1	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  ule A/B that you claim as exert e on Current value of the portion you own  Copy the value from Schedule A/B	mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.	
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B  Household Line from Sc	f exemptions are you classified aiming state and federal naiming federal exemptions perty you list on Schedulion of the property and lines that lists this property	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  Lule A/B that you claim as exert e on  Current value of the portion you own  Copy the value from Schedule A/B  The portion of the po	mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B  Household Line from Sc  Debtor's p Line from Sc  Chase	f exemptions are you claiming state and federal naiming federal exemptions perty you list on Schedulion of the property and line that lists this property  I goods and furnishing hedule A/B 11.1	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  Lule A/B that you claim as exert e on  Current value of the portion you own  Copy the value from Schedule A/B  The portion of the po	u.s.c. § 522(b)(3)  mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to any applicable statutory limit  100% of fair market value, up to	735 ILCS 5/12-1001(b)
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B  Household Line from Sc  Debtor's p Line from Sc  Chase	f exemptions are you classified aiming state and federal naiming federal exemptions perty you list on Schedulion of the property and lines that lists this property di goods and furnishis hedule A/B 6.1	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  ule A/B that you claim as exert on Current value of the portion you own  Copy the value from Schedule A/B  ngs \$1,200.00	mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to any applicable statutory limit  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a)
Ра 1.	Which set o  ■ You are cl □ You are cl For any pro Brief descript Schedule A/B  Household Line from Sc  Chase Line from Sc  2016 Tax F	f exemptions are you claiming state and federal naiming federal exemptions perty you list on Schedulion of the property and line that lists this property  d goods and furnishing hedule A/B 11.1  hedule A/B 11.1	aiming? Check one only, even conbankruptcy exemptions. 11 s. 11 U.S.C. § 522(b)(2)  ule A/B that you claim as exert on Current value of the portion you own  Copy the value from Schedule A/B  ngs \$1,200.00	mpt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to any applicable statutory limit  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

Official Form 106C

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this infor	mation to identify your	case:	
Debtor 1	Maria T. Bello		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION
Case number			
(if known)			

#### Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Documen	t Page 2	3 of 48	_	
Fill in tl	his information to identify ye	our case:				
Debtor	1 Maria T. Bello	)				
20210.	First Name	Middle Name	Last Name		)	
Debtor						
(Spouse if	f, filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for th	ne: NORTHERN DISTRICT C	F ILLINOIS, EAS	TERN DIVISION		
Case nı	umhor					
(if known)						heck if this is an
					a	mended filing
····	LE 400E/E					
	al Form 106E/F					
		s Who Have Unsecur				12/15
Schedule ): Credit he Conti	e G: Executory Contracts and U ors Who Have Claims Secured nuation Page to this page. If yo need to the page of the page. If yo need to the page of th	ases that could result in a claim. A nexpired Leases (Official Form 106 by Property. If more space is neede ou have no information to report in a	G). Do not include and copy the Part yo	any creditors with partially s ou need, fill it out, number th	secured claims to be entries in the	hat are listed in Schedule boxes on the left. Attach
Part 1:	List All of Your PRIORITY					
_	any creditors have priority unse	ecured claims against you?				
	No. Go to Part 2.					
	_					
Part 2:	List All of Your NONPRIC	ORITY Unsecured Claims				
3. Do a	any creditors have nonpriority ι	unsecured claims against you?				
	No. You have nothing to report in t	this part. Submit this form to the court	with your other sche	dules.		
	∕es.					
unse	ecured claim, list the creditor sepa	ed claims in the alphabetical order arately for each claim. For each claim aim, list the other creditors in Part 3.If	listed, identify what t	ype of claim it is. Do not list cla	aims already incl	uded in Part 1. If more
						Total claim
4.1	Citibankna	Last 4 digits o	f account number	7773		\$11,438.00
	Nonpriority Creditor's Name					
	PO Box 769006	When was the	debt incurred?	2015-07		-
	San Antonio, TX 78245-	-9006				
-	Number Street City State Zlp Co		you file, the claim	is: Check all that apply		
	Who incurred the debt? Check	one.				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated	d			
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors an		RIORITY unsecure	d claim:		
	☐ Check if this claim is for a					
	debt Is the claim subject to offset?	☐ Obligations report as priorit		aration agreement or divorce th	hat you did not	
	■ No	☐ Debts to pe	nsion or profit-sharir	ng plans, and other similar deb	ots	
	Yes	Other. Spec	cify			

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Case number (f know)

Debtor 1 Bello, Maria T. \$10,600.00 4.2 Citibankna Last 4 digits of account number 4227 Nonpriority Creditor's Name When was the debt incurred? 2016-01 PO Box 769006 San Antonio, TX 78245-9006 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Comenity Bank/Pier 1 Last 4 digits of account number 2797 \$566.00 Nonpriority Creditor's Name When was the debt incurred? 2014-04 PO Box 182789 Columbus, OH 43218-2789 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 Syncb/gapdc Last 4 digits of account number \$1,362.00 5934 Nonpriority Creditor's Name When was the debt incurred? 2012-11 PO Box 965005 Orlando, FL 32896-5005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Bello, Maria T. Case number (if know) 4.5 \$322.00 Syncb/Home Design Furn Last 4 digits of account number 1663 Nonpriority Creditor's Name C/o When was the debt incurred? 2015-05 PO Box 965036 Orlando, FL 32896-5036 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Other. Specify

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

☐ Yes

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims	0-	Obligations spiriture and of a consention assessment and business that		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 24,288.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 24,288.00

Fill in this infor	mation to identify your	case:	
Debtor 1	Maria T. Bello		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION
Case number			
(if known)			

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Landlord	Annual lease for premises ending in September 2017 with rent of \$965.00

		Docume	nt Page 27 o	f <b>4</b> 8	
Fill in this	information to identify your				
Debtor 1	Maria T. Bello				
	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, fili	ng) First Name	Middle Name	Last Name		
Jnited Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN	I DIVISION	
_					
Case num if known)					☐ Check if this is an
					amended filing
Officia	l Form 106H				
	lule H: Your Cod	obtore			40/45
ocned	iule n. Toul Cou	enroi 2			12/15
ase numb	er the entries in the boxes on her (if known). Answer every on you have any codebtors? (If you	question.			your namo unu
■ No □ Yes	;				
	hin the last 8 years, have you rnia, Idaho, Louisiana, Nevada,				nd territories include Arizona,
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spou	se, or legal equivalent live w	ith you at the time?		
line 2	umn 1, list all of your codebte again as a codebtor only if th , Schedule E/F (Official Form nn 2.	nat person is a guarantor	or cosigner. Make sure	you have listed the creditor o	on Schedule D (Official Form
	Column 1: Your codebtor Name, Number, Street, City, State and Z	ZIP Code		Column 2: The creditor to Check all schedules that a	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			-	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
<u> </u>	Name			Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			-	
	City	State	ZIP Code		

## Case 17-06417 Doc 1 Filed 03/03/17 Entered 03/03/17 00:28:31 Desc Main Document Page 28 of 48

Fill	in this information to identify your cas	se:				I				
Deb	otor 1 Maria T. Bell	o								
	otor 2									
Uni	ted States Bankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, E	ASTERN	_					
	se number own)		-					ed filing	g postpetition o	chapter 13
O	fficial Form 106I					Ī	MM / DD/ \	/YYY		
S	chedule I: Your Inco	me								12/1
atta	t1: Describe Employment  Fill in your employment information.						mber (if kr	nown). Ans		
	If you have more than one job,		■ Employed				☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed	i			□ Not e	mployed		
	employers.	Occupation	Nanny							
	Include part-time, seasonal, or self-employed work.	Employer's name	Mr. and Mrs L	ongoria.						
	Occupation may include student or homemaker, if it applies.	Employer's address	1803 N Fremo Chicago, IL 6		4					
		How long employed the	nere? <u>6 yea</u>	rs			_			
Par	t 2: Give Details About Mont	thly Income								
unle	mate monthly income as of the dat as you are separated. u or your non-filing spouse have more		-							
spac	ee, attach a separate sheet to this form	1.		ror all omp	oyo.	o roi triat	poroon on		olow. II you ilo	iod moro
						For De	btor 1		btor 2 or ng spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca			2.	\$		1,415.67	\$	N/A	
3.	Estimate and list monthly overting	ne pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add line	2 + line 3.		4.	\$	4,4	15.67	\$	N/A	

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Deb	otor 1	Bello, Maria T.	_	C	Case numl	oer (if kno	wn)				
					For Deb	tor 1			ebtor 2 o		
	Cop	by line 4 here	4.	-	\$	4,415.	67	\$		N/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a		\$	1,150.	15	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.0		\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$	0.	00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d		\$	0.	00	\$		N/A	
	5e.	Insurance	5e		\$		00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.0		\$		N/A	
	5g. 5h.	Union dues	5g		\$		00	—		N/A	
		Other deductions. Specify:	5h		· —			+ \$		N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,150.		\$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	3,265.	<u>52</u>	\$		N/A	
8.	List 8a.	a all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.0	00	\$		N/A	
	8b.	Interest and dividends	8b		\$	0.		\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		<del></del>	0.		\$		N/A	
	8d.	Unemployment compensation	8d		\$	0.	00	\$		N/A	
	8e.	Social Security	8e		\$	0.	00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.0	00	\$		N/A	
	8g.	Pension or retirement income	8g		\$	0.		\$		N/A	
	8h.	Other monthly income. Specify:	8h	.+	\$	0.	00	+ \$		N/A	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	i	0.0	00	\$		N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3 26	55.52 +	- \$		N/A =	\$	3,265.52
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			0,20					Ľ –	0,200.02
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your der friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not avecify:	epende							<b>-</b> \$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certain								ombine	3,265.52
13.	Do	you expect an increase or decrease within the year after you file this form	?								income
		No. Yes. Explain:									
		100. Explain.									

Official Form 106I Schedule I: Your Income page 2

## Case 17-06417 Doc 1 Filed 03/03/17 Entered 03/03/17 00:28:31 Desc Main Document Page 30 of 48

Fill	in this information to identify your case:			
Deb	tor 1 Maria T. Bello	Ch	eck if this is:	
<u>.</u>			_	
	tor 2  Duse, if filing)	•	A supplement show expenses as of the	ving postpetition chapter 13 following date:
		010		
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING EASTERN DIVISION	OIS,	MM / DD / YYYY	
	e number nown)			
	,			
$\bigcirc$	fficial Form 106J			
	chedule J: Your Expenses			12/1
Be info	as complete and accurate as possible. If two married people are principles of the space is needed, attach another sheet to this for anown). Answer every question.			supplying correct
Par				
1.	Is this a joint case?			
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?			
	□ No			
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses to	for Separate Householdof Deb	tor 2.	
2.	Do you have dependents? ■ No			
۷.	•	Donandant's relationship to	Donondont's	Dage dependent
	Do not list Debtor 1 and  Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not state the			□ No
	dependents names.			☐ Yes
				□ No
				☐ Yes
				□ No
				☐ Yes
				□ No
•	D Endud			☐ Yes
3.	Do your expenses include expenses of people other than			
	yourself and your dependents?			
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless your bases as of a date after the bankruptcy is filed. If this is a supple blicable date.			
Incl	ude expenses paid for with non-cash government assistance if	you know the		
valı	ue of such assistance and have included it on Schedule I: Your I		Your exp	ansas
(Off	iicial Form 106l.)		Tour exp	CIISCS
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	clude first mortgage 4.	\$	965.00
	If not included in line 4:			
	4a. Real estate taxes	4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance	4b.	·	26.00
	4c. Home maintenance, repair, and upkeep expenses	4c.	·	0.00
	4d. Homeowner's association or condominium dues	4d.	\$	0.00
5.	Additional mortgage payments for your residence, such as hom	ne equity loans 5.	\$	0.00

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Debtor	1 Bello, M	aria T.	Case num	ber (if known)	
S. Ut	tilities:				
. 6a		, heat, natural gas	6a.	\$	125.00
6b	•	wer, garbage collection	6b.	· · · · · · · · · · · · · · · · · · ·	0.00
6c		e, cell phone, Internet, satellite, and cable services	6c.	·	125.00
6d			6d.	· · · · · · · · · · · · · · · · · · ·	0.00
		ekeeping supplies	7.	·	800.00
		children's education costs	8.	·	0.00
			9.		
	-	ry, and dry cleaning		\$	60.00
	•	roducts and services	10.		40.00
		ntal expenses	11.	\$	50.00
		Include gas, maintenance, bus or train fare.	12.	\$	150.00
	o not include c	• •			
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		ributions and religious donations	14.	\$	0.00
	surance.	and the standard for the standard Stand			
		surance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	5a. Life insura		15a.		0.00
	5b. Health ins		15b.	· ———	1,206.45
	sc. Vehicle in:		15c.		0.00
15	5d. Other insu	Irance. Specify:	15d.	\$	0.00
6. <b>Ta</b>	axes. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.			
Sp	pecify:		16.	\$	0.00
		ease payments:			_
17	7a. Car paym	ents for Vehicle 1	17a.	\$	0.00
17	b. Car payme	ents for Vehicle 2	17b.	\$	0.00
17	c. Other. Sp	ecify:	17c.	\$	0.00
17	d. Other. Sp	ecify:	17d.	\$	0.00
8. <b>Y</b> c	our pavments	of alimony, maintenance, and support that you did not report as	<del></del>	· -	
		your pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	\$	0.00
9. <b>O</b> t	ther payments	s you make to support others who do not live with you.		\$	250.00
		ly in Mexico	19.		
		erty expenses not included in lines 4 or 5 of this form or on Sche	edule I: You	ır Income <b>.</b>	
		s on other property	20a.		0.00
	b. Real estat		20b.	\$	0.00
20	c. Property I	nomeowner's, or renter's insurance	20c.		0.00
		ce, repair, and upkeep expenses	20d.		0.00
		er's association or condominium dues	20a. 20e.	·	
		er's association or condominating		·	0.00
1. <b>O</b> t	ther: Specify:		21.	+\$	0.00
2. <b>C</b> a	alculate vour	monthly expenses			
	2a. Add lines 4			\$	3,797.45
		2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<del></del>
				Ι	
22	2c. Add line 22	a and 22b. The result is your monthly expenses.		<b>\$</b>	3,797.45
3. <b>C</b> a	alculate vour	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.	\$	3,265.52
		monthly expenses from line 22c above.	23b.		3,797.45
_0	550, ,500		200.		5,737.75
23	Sc. Subtract v	our monthly expenses from your monthly income.			
23		is your <i>monthly net income</i> .	23c.	\$	-531.93
	11.0 103011	jou			
4. <b>D</b> c	o you expect a	an increase or decrease in your expenses within the year after yo	ou file this f	orm?	
Fo	or example, do yo	ou expect to finish paying for your car loan within the year or do you expect yo			or decrease because of a
mo	odification to the	terms of your mortgage?			
	No.				
	l Yes.	Explain here:			

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Declaration About an Individual Debtor's Schedules  12/15  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20						
Debtor 2 (Spouse f, filing)  Debtor 2 (Spouse f, filing)  First Name  Middle Name  Last Name  United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION  Case number (if known)  Check if this is an amended filing  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/15  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules, Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No Yes. Name of person  Attach Bankruptcy Pelition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  X Signature of Debtor 2	Fill in this inform	mation to identify your	case:			
Debtor 2    Spouse #, filling   First Name   Middle Name   Last Name	Debtor 1	Maria T. Bello				
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION  Case number (Il known)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  If two married people are filling together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  No  Signature of Debtor 2		First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:    NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		First Name	Middle Name	Last Nama		
Case number (if known)  Check if this is an amended filing  Offficial Form 106Dec  Declaration About an Individual Debtor's Schedules  12/15  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature of Debtor 2						
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You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  No Signature of Debtor 2	Dediaiai	HOII ABOUT C	iii iiiaiviaaai	DCDLOI 3 001		12/13
Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature (Official Form 20	f two married pe	eople are filing together.	both are equally respons	sible for supplying correc	t information.	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature (Official Form 20					allian a falsa atatamant a	P
Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature of Debtor 2						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  X /s/ Maria T. Bello  Signature of Debtor 2						•
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  X /s/ Maria T. Bello  Signature of Debtor 2						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  X /s/ Maria T. Bello  Signature of Debtor 2	Sig	n Below				
■ No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  X /s/ Maria T. Bello  Signature of Debtor 2	0.9					
Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  X Signature of Debtor 2	Did you pa	y or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	kruptcy forms?	
Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  X Signature of Debtor 2						
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature (Official Form 119)  X Signature of Debtor 2	■ No					
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature of Debtor 2	☐ Yes. N	Name of person				
that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature of Debtor 2					Declaration, and S	ignature (Official Form 119)
that they are true and correct.  X /s/ Maria T. Bello  Maria T. Bello  Signature of Debtor 2						
Maria T. Bello Signature of Debtor 2			hat I have read the sumn	nary and schedules filed w	vith this declaration and	
Maria T. Bello Signature of Debtor 2	X /s/ Mai	ria T. Bello		Χ		
Signature of Debtor 1					ebtor 2	
	Signatu	re of Debtor 1				

Date \_\_\_\_

Date March 3, 2017

Fill in this inform	ation to identify your o	ase:		
Debtor 1	Maria T. Bello			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	<u> </u>
Case number(if known)				☐ Check if this is an amended filing
Official Form	106Dec			
		n Individual	Debtor's Sched	ules 12/15
You must file this obtaining money	form whenever you file	bankruptcy schedules connection with a bank		ation. false statement, concealing property, or to \$250,000, or imprisonment for up to 20
Sign	Below			
Did you pay	or agree to pay some	one who is NOT an attorr	ney to help you fill out bankruptcy	forms?
No No				
☐ Yes. Na	ame of person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
				- Constant of the constant of
	y of perjury, I declare t true and correct.	hat I have read the sumr	mary and schedules filed with this	declaration and
Maria T.	a T. Bello <u>Homa</u> . Bello e of Debtor 1	feresa Bell	Signature of Debtor 2	

Date February 25, 2017

Date

		Docume	<u>nt Page 34 of 48</u>		
Fill in this infor	mation to identify your	case:			
Debtor 1	Maria T. Bello				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVIS	SION	
Case number					
(if known)					Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,342.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,342.00
Pai	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e & chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	24,288.00
	Your total liabilities	\$	24,288.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	3,265.52
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,797.45
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other.	ner schedu	es.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a perpurpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159	ersonal, fan	nily, or household

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

court with your other schedules.

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Page 35 of 48 Case number (if known) Debtor 1 Bello, Maria T.

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

4,415.67

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	<b>Total claim</b>	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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		nation to identify your	case:			
Debtor 1		Maria T. Bello First Name	Middle Name	Last Name		
De	btor 2					
(Spouse if, filing)		First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIV	SION	
Case number (if known)					-	Check if this is an
St		of Financial		duals Filing for B	ankruptcy	4/10
		ore space is needed, a er every question.	attach a separate sheet to the	nis form. On the top of any	additional pages, write your	name and case number
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your current marital status?					
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the last 3 years, have you lived anywhere other than where you live now?					
	<ul><li>■ No</li><li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>					
	Debtor 1 Pri	Debtor 1 Prior Address:		1 lived Debtor 2 Prior Address:		Dates Debtor 2 lived there
<b>3.</b> stat					y property state or territory? co, Texas, Washington and Wi	
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i> e	edule H: Your Codebtors (Offi	cial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	Income			
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.						lar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)			■ Wages, commissions, bonuses, tips	\$53,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Page 37 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions and Check all that apply. Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$54,272.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year: \$53,248.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ Yes. List all payments to an insider.

Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid

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Dal	btor 1 Bello, Maria T.	Document	Page 38 of 48	e number ( <i>if known</i> )		
Dei	btor 1 Bello, Maria T.			e namber (# known)		
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.					
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment tor's name
Pai	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	e case
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.					
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happene				
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No					
	Yes. Fill in the details.					
	Creditor Name and Address	Describe the action th	e creditor took	Date a taken	ction was	Amoun
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?					
	■ No □ Yes					
Pai	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  ■ No					
	Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 p person	er Describe the gifts	S	Dates the gif	you gave its	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No					
	☐ Yes. Fill in the details for each gift or contr	ibution.				

Gifts or contributions to charities that total more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code)

Describe what you contributed

Dates you contributed Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 17-06417 Doc 1 Filed 03/03/17 Entered 03/03/17 00:28:31 Desc Main Page 39 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment or Amount of **Address** transferred transfer was payment **Email or website address** made Person Who Made the Payment, if Not You 2017 \$1,865.00 Chicago Legal, LLC 903 Commerce Dr Ste 165 Oak Brook, IL 60523-8727 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment or Amount of Address transferred transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. Person Who Received Transfer Description and value of Date transfer was Describe any property or Address property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** 

made

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Page 40 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed. sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. ☐ No Yes. Fill in the details. Last 4 digits of Name of Financial Institution and Type of account or Date account was Last balance before closed, sold, Address (Number, Street, City, State and ZIP account number instrument closing or transfer Code) moved, or transferred Citibank XXXX-January 2017 \$300.00 Checking □ Savings ■ Money Market □ Brokerage ☐ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No П Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State have it? and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still to it? have it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- - No

П Yes. Fill in the details.

**Owner's Name** Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Code)

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Value

Page 41 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Nο Yes. Fill in the details. Date of notice Environmental law, if you Name of site Governmental unit Address (Number, Street, City, State and know it Address (Number, Street, City, State and ZIP Code) ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Nο П Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No П Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maria T. Bello Maria T. Bello Signature of Debtor 2 Signature of Debtor 1 March 3, 2017 Date Date

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Doc 1

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Page 42 of 48 Case number (if known) Document Debtor 1 Bello, Maria T. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ☐ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-06417

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De	btor	<sup>1</sup> Bello, Maria T.		Case number (if known)			
25.	Hav	e you notified any governmental unit of a	ny release of hazardous material?				
	100						
		Yes. Fill in the details.					
		me of site idress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
		No Yes. Fill in the details.					
	_	se Title	The second secon	N. de la constant de			
		se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Pa	t 11:	Give Details About Your Business or Co	onnections to Any Business				
	Bus Add (Nur With insti	dress  nber, Street, City, State and ZIP Code)  nin 2 years before you filed for bankruptcy futtions, creditors, or other parties.  No  Yes. Fill in the details below.	a trade, profession, or other activity, encountry, enco	Employer Identification number Do not include Social Security.	r number or ITIN.		
Par	12:	Sign Below					
ank	rupt	ad the answers on this <i>Statement of Finan</i> correct. I understand that making a false s cy case can result in fines up to \$250,000, §§ 152, 1341, 1519, and 3571.	statement, concealing property, or obta	ining money or property by fraud in	t the answers are connection with a		
		a T. Bello Hana Perere & C Bello e of Debtor 1	Signature of Debtor 2				
Date	<u> </u>	ebruary 25, 2017	Date				
y Did N ⊒ Y	)	ttach additional pages to <i>Your Statement</i>	of Financial Affairs for Individuals Filir	ng for Bankruptcy (Official Form 107)	?		
N	)	ay or agree to pay someone who is not an					
		ame of Person Attach the Bankrupto					
		ovright (c) 1996-2016 CIN Group - www.cincompass.com	t of Financial Affairs for Individuals Filing fo	ог рапктиртсу	page 6		

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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B201B (Form 201B) (12/09)

### United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No
Bello, Maria T.	Chapter 7
	TICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certificate of [Non-Attorn	ey] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the denotice, as required by § 342(b) of the Bankruptcy Code.	ebtor's petition, hereby certify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, partner whose Social Security number is provided above.	responsible person, or
Certifica	ite of the Debtor
I (We), the debtor(s), affirm that I (we) have received and read	the attached notice, as required by § 342(b) of the Bankruptcy Code.
Bello, Maria T.	X /s/ Maria T. Bello Hano force Falls 2/25/2017 Signature of Debtor  Date
Printed Name(s) of Debtor(s)	Signature of Debtor / Date
Case No. (if known)	_ X
	Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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